

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Claudia Patricia Roemer  
 Debtor

Case No. 19-10991-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Mar 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2019.

db +Claudia Patricia Roemer, 1510 Silverbank Lane, West Chester, PA 19380-1504  
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105, Doylestown, PA 18901-4872  
 14274938 +Farmers Insurance Group, 956 E. Baltimore Pike, Kennett Square, PA 19348-1800  
 14274941 Nemours Children's Health System, P.O. Box 740198, Atlanta, GA 30374-0198  
 14274942 +Paul M. Roemer, 5007 Foothills Road, Apt. G, Lake Oswego, OR 97034-4101  
 14274944 +Paul Roemer, 5007 Foothills Road, Apartment G, Lake Oswego, OR 97034-4101  
 14274945 +Paul Roemer, 5007 Foothills Road, Apt. G, Lake Oswego, OR 97034-4101  
 14274943 +Paul Roemer, 5007 Foothills Road, Lake Oswego, OR 97034-4142  
 14274946 +Pay Pal Credit, P.O. Box 5018, Timonium, MD 21094-5018  
 14274947 Reserve at chestnut Ridge, c/o Associa Mid-Atlantic, P.O. Box 60005, Newark, NJ 07101-8052  
 14274948 +Robert J. Wilson, Esquire, WILSON LAW FIRM, 2 S. Orange Street, Media, PA 19063-2619  
 14274950 +Select Portfolio Svcn, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007  
 14274951 +Township of West Bradford, P.O. Box 48139, Newark, NJ 07101-8339

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rholber@holber.com Mar 05 2019 02:30:35 ROBERT H. HOLBER,  
 Attorney Robert H. Holber PC, 41 East Front Street, Media, PA 19063  
 smg E-mail/Text: megan.harper@phila.gov Mar 05 2019 02:31:26 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 05 2019 02:31:03  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 05 2019 02:31:14 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 05 2019 02:31:07 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14274936 +EDI: AMEREXPR.COM Mar 05 2019 07:28:00 American Express, P.O. Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 14274937 +EDI: CCS.COM Mar 05 2019 07:28:00 Credit Collection Services, 725 Canton Street,  
 Norwood, MA 02062-2679  
 14274939 E-mail/Text: creditsolutiongroup@fmfcu.org Mar 05 2019 02:30:39 Franklin Mint Fcu Il,  
 5 Hillman Dr Ste 100, Chadds Ford, PA 19317  
 14274940 +EDI: CBSKOHLS.COM Mar 05 2019 07:28:00 Kohls/capone, P.O. Box 3115,  
 Milwaukee, WI 53201-3115  
 14274940 +E-mail/Text: bncnotices@becket-lee.com Mar 05 2019 02:30:45 Kohls/capone, P.O. Box 3115,  
 Milwaukee, WI 53201-3115  
 14274949 +EDI: DRIV.COM Mar 05 2019 07:28:00 Santander Consumer Usa, P.O. Box 961245,  
 Fort Worth, TX 76161-0244  
 14274952 +E-mail/Text: bankruptcydepartment@tsico.com Mar 05 2019 02:31:32 Transworld Systems, Inc.,  
 500 Virginia Drive, Ste 514, Fort Washington, PA 19034-2707  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa  
Form ID: 309A

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2019 at the address(es) listed below:

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank Trust National Association as Trustee for  
GIFM Holdings Trust bkgroup@kmllawgroup.com  
ROBERT H. HOLBER on behalf of Debtor Claudia Patricia Roemer rholber@holber.com  
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Claudia Patricia Roemer**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **19-10991-mdc**

Social Security number or ITIN **xxx-xx-4887**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**  
Date case filed for chapter **7 2/18/19**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Claudia Patricia Roemer	
<b>2. All other names used in the last 8 years</b>	aka Claudia P. Roemer, aka Claudia Roemer, dba Ceiba Baskets & Gift	
<b>3. Address</b>	1510 Silverbank Lane West Chester, PA 19380	
<b>4. Debtor's attorney</b> Name and address	ROBERT H. HOLBER Attorney Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: <a href="mailto:rholber@holber.com">rholber@holber.com</a>
<b>5. Bankruptcy trustee</b> Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: <a href="mailto:mhkaliner@gmail.com">mhkaliner@gmail.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 3/4/19
<b>7. Meeting of creditors</b>	<b>April 5, 2019 at 10:30 AM</b>	Location:  <b>601 West Town Road, West Chester, PA 19380</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline: 6/4/19</b>
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	